

Chamber Legal Expenses Insurance & Chamber 24/7 Legal Advice Line

Essential Legal Protection & Support For Your Business

Your Chamber of Commerce has arranged Legal Expenses Insurance Cover to protect its members against unexpected legal fees and financial penalties. This essential benefit is part of your membership package and includes access to a 24/7 Legal Advice Line.

As a member you can rest assured that your business is protected with over **£670,000** of indemnity per annum to cover the professional fees of a Solicitor or Consultant in defending unfounded, unexpected and expensive legal disputes.

What You Are Covered For

- **Employment Disputes** – The cost of defending Tribunal claims brought by employees including unfair dismissal & discrimination claims.
- **Employment Awards** – Covers the employment tribunal compensation award in the event of failure in your employment representation.
- **Prosecution Defence** – Cost of defending a prosecution for an offence relating to your business activities including the Health & Safety at Work Act 1974.
- **HMRC Investigations** – Cover is provided to pay professional fees resulting from in depth investigations of your Tax, VAT, PAYE and NIC affairs.
- **License Protection** – Where your business is dependent on holding a statutory license in order to trade, cover is provided for appeal costs where the license is at threat.
- **Data Protection Act** – Cost of defending civil proceedings brought against your business under the Data Protection Act.
- **Property Legal Protection** – Enables your business to pursue legal rights arising from negligent acts of others affecting your property.
- **Landlord Disputes** – Representing your interests in disputes with landlords over the business lease or tenancy agreement.

If you require advice relating to any Employment, Legal or Tax matter please call the **Chamber Legal Advice Line on 0871 423 5239***

It is a condition of the Insurance Policy for members to contact the Legal Advice Line as soon as they become aware of any potential dispute or before taking any action including entering into dialogue with an employee relating to any workplace related issue that may give rise to a claim and follow all advice given by the Advice Line. If you are in doubt please call immediately.



And There's More . . .

- **Jury Service Allowance** – The Insurance will top-up any statutory Court Allowance up to £1000 per claim to compensate for the loss of an employee attending court or tribunal.
- **Personal Injuries** – Legal Expenses cover is included for all employees and their partners to pursue compensation following a personal injury where someone else is at fault for the injury.
- **Business Motoring** – Pursuing uninsured losses following a non-fault road traffic accident including excess recovery, car hire charges and credit repair.

Policy Terms & Conditions

An excess of £1000 (reduced to £800 for Employment claims where your Chamber subscribes to Chamber HR) is applied to all claims except for Jury Service, Business Motoring and Personal Injury claims where no excess applies.

The summary overleaf is a guide and members should make themselves aware of the full Policy Terms & Conditions which are available on request from your Chamber of Commerce, by downloading a copy at www.composite-legal.com/chamber or contacting Composite Legal Expenses on 0871 423 5239*.

Enhanced Cover

You can rest assured that your business is covered by a comprehensive Legal Expenses Insurance policy. For complete peace of mind members have the option to increase their cover even further to include;

- **Contractual Disputes** - Costs arising from pursuing or defending a dispute relating to a contract entered into by the business for the purchase, hire or sale of goods and services.
- **Debt Recovery** – Legal costs in respect of money and interest due from another business for the provision of goods and/or services, professional fees and dishonoured cheques.
- **Restrictive Covenants** - Legal costs incurred as a result of pursuing a claim against an employee or ex-employee who is in breach of a Restrictive Covenant.
- **Excess Waiver** – In the event of a claim the excess applicable to the main cover would be waived. Excesses of £250 for Contractual Disputes and £150 for Debt Recovery would still apply.
- **£100,000 Indemnity** - You will have the option to increase the limit of indemnity for each area of cover from the standard £65,000 to £100,000.

If you are interested in finding out more about the Enhanced Cover option then please contact

Composite Legal Expenses on 0871 423 5239*

*This service is provided by one of the leading Legal Expenses Insurance providers Composite Legal Expenses who are authorised and regulated by the Financial Services Authority (www.fsa.gov.uk/ register) and underwritten by an S&P 'A' rated Insurer. * Calls from a BT Landline cost 10p per minute at all times. Mobiles and other networks may cost more.*



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Legal
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